

ACCOUNT OPENING FORM FOR RESIDENT INDIVIDUALS

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I authorize HDFC Bank to set Standing Instruction on my Debit Card to make payment of utility bills on my behalf for bill pay request as given in this form. Terms and Condition apply.

(F) CUSTOMER PROFILE	DETAILS # - 1	st APPLICA	NT												
Occupation	Salaried	Self-employ		Retired	Self-employe		Housewife		litician	Studen		Others _			
If salaried employed with	Private Itd	Partnership) P	Proprietorship	Public limited		Public sector	Go	vernment	Multina	tional	Others _			
Self Employed since	Years	Mont	hs												
Nature of Business	Manufacturing	Service	e Provider	Agriculture	Bullion/Gold/J	ewellery	Stock Broker	Rea	al Estate	Trader		Money Le	ender	Others	
Date of incorporation			Annua	al Turnover (in	,			able for Cu	urrent Acc	ount)					
Type of Company/Firm	Sole Proprietors		Partnership		Limited Co.		vate Ltd Co	17.	0 11 1			Others _			
Self Employed Professional	Doctor		CA/CS	Lawyer			hitect	11 (Consultant			Others _			
Source of funds Gross Annual income	< 50,000	Business I 50 K-1 lac		Agricul ac 3 - 5 lac			estment Income 5 - 10 lac	10	- 15 lac	15 - 25	lac	Others 25 - 50 la	00	50 lac - 1CR	> 1 C
Residence type	Owned	Rented/Le			ral/Family		mpany provided		10 100	10 20	ido	20 0010	.0		
CUSTOMER PROFILE	DETAILS#-	2nd APPLIC	ANT												
Occupation	Salaried	Self-employ	yed R	Retired	Self-employe	d prof.	Housewife	Pol	litician	Studen		Others _			
If salaried employed with	Private Itd	Partnership	P	roprietorship	Public limited		Public sector	Go	vernment	Multina	tional	Others _			
Self Employed since	Years	Mont	hs												
Nature of Business	Manufacturing	Service	e Provider	Agriculture	Bullion/Gold/J	ewellery	Stock Broker	Rea	al Estate	Trader		Money Le	ender	Others	
Date of incorporation			Annua	al Turnover (in	Lacs)		(Applica	able for Cu	urrent Acc	ount)					
Type of Company/Firm	Sole Proprietors	hip	Partnership	Public L	Limited Co.	Pri	vate Ltd Co					Others _			
Self Employed Professional	Doctor		CA/CS	Lawyer		Arc	hitect	IT (Consultant			Others _			
Source of funds	Salary	Business I	ncome	Agricul	ture	Inv	estment Income					Others _	_		
Gross Annual income	< 50,000	50 K-1 lac					5 - 10 lac		- 15 lac	15 - 25	lac	25 - 50 la	ac .	50 lac - 1CR	> 1 C
Residence type (G) POLITICALLY EXPOSE	Owned	Rented/Le		Ancestr	ral/Family	Co	mpany provided								
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1st Applicant PEP / Relative I hereby agree that the B subsequently become a Pol and forthwith submit the rele (H) PAYMENT DETAILS:	ank reserves th itically Exposed evant Politically I	e right to clo Person(s) or Exposed Pers	a relative on (PEP)	of a Politically declaration for	se, the afores	said decla	er the opening	and to be	untrue.	In the eve					
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(K) INSTRUCTION FOR KIDS ADVANTAGE ACCOUNT / PPF ACCOUNT / SUKANYA SAMRIDDHI ACCOUNT
STANDING INSTRUCTION (SI): I / We hereby request you to maintain a Standing Instruction from my/our
HDFC Bank A/C No. / New A/c (hereinafter referred as "funding a/c") for the amount Rs (Min Rs 1000/-)
Rupees (In Words)by way of Monthly Funds Transfer to the account of the minor / till the maturity of the PPF account.
Name of Funding Account Holder(s) :
* Next SI Date
D D M M Y Y Y Date of next SI to fund the account
Please mention a date of minimum 10 days post submission of the form at the branch Minimum duration - 1 year, SI can be maintained till the kid turns 18 years of age / Maturity of PPF accounts
ATM Card for Minor: Please issue ATM Card International Maestro Debit Card (with ATM Facility) to the minor. (Issued only if kid is in between 7-18 years) (not applicable for PPF account)
Type of Guardian: Father Mother Court Appointed Minor Declaration: I hereby declare that the date of birth of the minor who is my
(L) SWEEP- OUT INSTRUCTION FOR SAVINGS MAX / KIDS ADVANTAGE ACCOUNT / WOMENS SAVINGS ACCOUNT
SWEEP - OUT INSTRUCTIONS I / We wish to avail sweep-out facility on this Savings Max / Kids advantage account / Womens Savings Account.
(M) NOMINATION (DA1) (please fill separate nomination form if you wish to add a different nominee in any of the above account
Yes, I/ We wish to nominate No, I do not wish to nominate Display Nominee name on my passbook, account statement, FD/RD advice Nomination under Section 45 ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules 1985 in the respect of Bank deposits. I/ We nominate the following person to whom in the event of my/our/minor's death the amount of the above opened Account / Fixed Deposits / Recurring Deposits, may be returned by HDFC BANK Ltd. by the account opening branch. This Nomination will be applicable for Savings / Current / Fixed Deposit / Recurring Deposit / KGC SB & CA / SSA.
Nominee Name Please tick if mailing
Flat No & Bldg Name address is same as
*Road No./Name of the applicant
*Landmark
*City *PIN Code
*State Country
*Tel (R) S T D - N U M B E R *Relationship with Depositor, if any
*Date of Birth of Nominee D D M M Y Y Y Mobile 91
(N) FORM E : Application for nomination under the Public Provident Fund Scheme 1968. (please fill separate nomination form if you wish to add multiple nominees)
Yes, I wish to nominate the person mentioned below to whom to the exclusion of all other persons in the event of my death, the amount standing to my credit in the PPF account at the time of my death would be payable (not applicable for minor account) Nominee Name No, I declare that I do not wish to make a nomination in my account. Please tick if mailing address is same as
*Road No./Name of the applicant
*Landmark
*City *PIN Code
*State Country
*Tel (R) S T D - N U M B E R Relationship with Depositor, if any
Date of Birth of Nominee D D M M Y Y Y Mobile 91
(To be filled if nominee is minor for DA1 / Form E) (Leave out if Name
nominer is not a minor) Address
As nominee is a
minor on this date, I appoint to receive the amount
of the deposit in the account on behalf of the nominee in the event of my/minor's death during the minority of the nominee.
Personal Details of the Witnesses (Thumb impression shall be attested by 2 witnesses) Witness 1 Name Signature
Address Place Date Date
Witness 2 Name Signature
Address Place Date Date (O) Declaration by Non-resident Joint holder in a Resident account
(O) Decidiation by Non-resident Joint Holder in a Resident account
I am the joint account holder of SB/FD/RD/Current Account which stands in my name and in the name of Shri/Smt who is my (state
relationship). I hereby undertake that I shall not use the proceeds lying in the above account for any transaction in contravention of the provisions of the Foreign Exchange Management Act
(FEMA) 1999, Rules/Regulations made thereunder and the related circulars/instructions issued by the Reserve Bank from time to time. I further undertake that if any such transaction is put
through the said account in contravention of the FEMA, 1999 or Rules/Regulations made thereunder, I shall be held responsible for the same. I shall intimate my bank in the event of any change
in my Non-resident / Resident status.

Declarant Signature

ACCOUNT OPENING DECLARATION I/We have read and understood the Terms & Conditions governing the opening of an account with HDFC Bank and those relating to various services including but not limited to (A) ATMs, (B) Fixed deposit, (C) PhoneBanking, (D) Debit Cards, (E) Mobile Banking, (F) NetBanking, (G) BilliPay featibility, (F) Installant Final (Statement, (J) all other digital platforms & channels, WhatsApp. I/We accept and agree to be bound by the said Terms & Conditions, including those excluding limiting the Bank is liability. I/We understand that the Bank may, at its sole discretion, amend any of the services completely or partially with alterest 30 days notice and/or provide an option to switch to other services to me. I/We agree that the Bank may debit my account for the service charges applicable from time to time for various services and the tear away Customer copy detailing the instructions and account opening rules. I/We herebray agree to the Terms and Conditions mentioned on the Bank is website https://www.hdrb.ank.com, that I/We shall be registered for services prevailing to all digital platforms & channels, including but not restricted to Mobile Banking, NetBanking, SMS & Tollifee Banking, SMS & ACCOUNT OPENING DECLARATION The Average Monthly / Quarterly / Half Yearly Balance required to be maintained for this account is Rs Product: I/We have understood that non-maintenance of the above Average Monthly / Quarterly / Half Yearly Balance will attract charges . These charges have been explained to me for the respective Product I/We understand the detailed charging structure for non-maintenance and the same is available on HDFC bank's Website and Service charges and fees brochure. Authentication Type 1st Applicant 2nd Applicant e-KYC OTP Please paste latest Passport Size Please paste latest Passport Size photo of the 1st Applicant. photo of the 2nd Applicant. e-KYC Biometric Photo to be signed across Photo to be signed across. e-KYC IRIS Certified Copies Do not sign this form if it is BLANK, please ensure all relevant sections an columns are complete filled to your satisfaction and then only sign the form 1st Applicant Signature 2nd Applicant Signature Guardian signature in case of minor Name: Date: I/We confirm that I/we have read and understood the above Declaration, and that the details provided on the form are correct. I/We also confirm that my account been opened by Bank officer Mr./Ms. and I / we have signed in his/her presence FOR BANK USE ONLY **Account Number Promo Code Product Code** CASA A/C Reimbursement A/C ROI + Variance / KGC CA FD/RD/PPF/SSA Customer **Customer ID Branch Codes Document Submitted** Category No cheque book to be issued ID Proof Add Proof Photo **CPV** Initiated Sourcing 1st Applicant Tatkal Kit issued for Existing customer ID Proof Servicing Add Proof Photo 2nd Applicant Group ID Portfolio Code Program to be raised to Service ID / Emp.Code ^ Company Code LG CODE LC CODE MIS Code Funds Parked A/C No. UDN Value Date UDF 1 UDF 2 **CUSTOMER Emp Name Emp Name** CONFIRMATION SIGNED IN MY **Emp Code Emp Code PRESENCE** DONE Signature 92589/07.08.2025_M071 PAN Verification done UCIC check done Banned Dedupe check done Branch Stamp with Date CPU Stamp with Date

DVU Signature & Date

PB/RM Signature & Date

BDA / BM Signature & Date

Page 4 of 4

FCU Signature & Date

	Customer Copy	Instructions Overleaf	
	Please quote this reference no. for any future communication.		Nomination taken
f Dear Customer, s per RBI guidelines Banks are advised to exercise due diligence by closely examining the transactions carried	Date: D D M M Y Y Y Y		Signature of Bank official Yes No
ut in the account on an ongoing basis. This is done in order to ensure that the transactions are in sync with the ustomer profile as provided while opening the account. Hence it is imperative that the Profile details provided by	Instructions: Welcome Kit would be delivered to the addressee only on the r	mailing address provided. If you do	to the addressee only on the mailing address provided. If you do not receive your welcome kit within 2 weeks of the date of
ou is correct and accurate. It is very important for your profile details to correspond / match with the transaction pattern and balances in your account. Basis the information provided, the Bank shall review the transaction	acknowledgement, kindiye-mailatwww.iu-wain. winwed vicesor contact the nearest branch. The PIN number for the ATM will be despatched to your mailing address by post. We request you to maintain confidentiality of the PIN number and the bank would not be held liable for misuse of PIN number.	ress by post. We request you to main	r in number for the A I M/Debit card for carrying out train confidentiality of the PIN number and the bank would
attern in your account which would be used to report transactions of suspicious nature if any. Should there be ny change in your Profile details, request you to please visit your nearest HDFC Bank Branch and update the etails.	ACCOUNT OPENING RULES All necessary documentation as mandated by the Regulatory/Bankauthorities should be provided for opening the accounts. In event of no Salary Credits for any continuous three months, the Salary Account will be converted to Savings Regular Account and Fees and charges of	/Bankauthoritiesshould be provide s, the Salary Account will be conver	d for opening the accounts. ted to Savings Regular Account and Fees and charges of
	Saving Regular Account will be applicable All accounts should maintain the stipulated average monthly balance based on the product program and branch in which the account is opened. In case of non-maintenance of the stipulated average monthly balance, charges as outlined in the Service Charges & Fees Brochure from time to tiwill be applicable. Savings accounts can be opened only by individuals for non-business purposes. In case of any query / suggestion /feedback / complaint relating to features of any of the products, you may write toww.hdfcbank.com/services or call up local PhoneBanking number.	oalance based on the product progra hly balance, charges as outlined in individuals for non-business purpos lating to features of any of the prod	applicable estipulated average monthly balance based on the product program and branch in which the account is opened. The stipulated average monthly balance, charges as outlined in the Service Charges & Fees Brochure from time to time to time counts can be opened only by individuals for non-business purposes. Stipulated to the products, you may write toww.hdfcbank.com/services or umber.

20. The option for transfer of Fixed deposit proceeds through NEFT to the other bank can be opted when customer does not hold any current / savings account 21. The account number mentioned for NEFT to in the name of the primary FD holder. In case of joint mode of operation in the FD, the account number 22. If the NEFT gets rejected by the beneficiary bank, Managers cheque will be issued on the next working day mentioned for NEFT should be in the same holding pattern as the FD. In terms of Reserve Bank of India (RBI) Directives, interest will be calculated at quanterly intervals and paid the rate decided by the bank depending upon the period of deposits In case of Monthly interest pay-out scheme, the interest will be calculated for the quarter and paid monthly at discounted value In case Interest pay-out option is not selected, default option would be reinvestment

HDFC Bank computes interest based on the actual number of days' in a year. In case, the deposit is spread over a leap or a non-leap year, the interest is calculated based on the number of days, i.e. 366 days in a leap The interest rate applicable for premature withdrawal including Sweep-inPartial Withdrawal will be 1% lower (as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank FD advice will be sent to the registered email. For Tax Savings FD, and for customer where email id is not registered, the advice will be dispatched at mailing address within 7-8 working days of FD booking. In the case of premature encashment, all signatories to the deposit must sign the encashment instruction. vear & 365 days in a non-leap vear.

In case of Joint Fixed Deposit with survivorship clause the bank shall be discharged by paying the fixed deposit proceeds prematurely to survivors, on request, in the event of death of one or more joint depositor In the event of death of the depositor, premature liquidation of the term deposits will be allowed. Such premature liquidation will not attract any penal charges. 10. Premature withdrawal facility including sweep-in / partial withdrawal is not allowed in Tax saver Deposit (5 Year Lock-in) and Non withdrawable FD

24. The credit through NEFT will be purely effected basis the account number mentioned on form. Bank will not hold responsibility if an incorrect account number 4. Non-Withdrawable FD cannot be closed before expiry of the tenure. Further, partial withdrawal or Sweep-in facility is not allowed in such deposit. Non withdrawable deposit will be booked with option "DO NOT RENEW". 11. Partial withdrawal / Sweep-in is not allowed for single deposit booked from Rs. 5 Crs. to less than Rs. 25 Crs. under withdrawable deposit, recurring deposit. Non withdrawable deposits and Tax saver deposits 12. In the absence of any maturity instruction, the deposit will be renewed for a period equal to that of the original deposit at the prevailing rate on the date of renewal. Premature withdrawal is allowed under withdrawable deposit (Regular Fixed Deposit & Recurring Deposit)

d. Under sweep-out option for kids advantage: if balance >= Rs. 35,000 then amount in excess of Rs. 25,000 will be booked as FD in kids name 26. Please refer website for detailed T&C on FD, TDS, Sweep-in, Sweep-out, NEFT / RTGS transactions on the HDFC Bank website g. Nomination details provided for funding the savings account will be replicated for all sweep-out deposits b. PAN is mandatory for sweep-out options and will be triggered every Monday beginning of day a. Sweep in facility is automatically available for fixed deposit booked through sweep-out. e. Under Savings Max: if balance >= Rs. 1.00.000 then amount in excess of Rs. 75.000 For SBMax & Women's Savings account, the minimum FD value is Rs. 25,000 c.All Sweep-out FDs will be booked for 1 year and 1 day. 25. Sweep-Out instructions:

23. Request for premature redemption / partial closure of FD cannot be processed, if received post business cut off time or on the day when it is holiday for the

If We hereby confirm that in case of any updates or changes to the documents submitted during the establishment of the business or account-based https://www.hdfcbank.com/personal/useful-links/terms-and-conditions

relationship, or thereafter as necessary, I/We shall promptly inform the bank and provide the updated documents within 30 days of such changes. I / we

IWVe, give my consent to download my KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my identity and address

19. In the event of death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause

18. In case the super saver facility is withdrawn, the depositor has to maintain the stipulated average monthly balance for that entire month and also in subsequent months.

17. In the absence of any maturity instruction, the deposit will be renewed for a period equal to that of the original deposit at the prevailing rate on the date of renewal

15. The deposits of the bank are insured with DIOSC and in case of liquidation of the bank, DIOSC is liable to pay each depositor through the liquidator, the amount of his deposit upto Rs. 5 lakhs. 16. Please note that any Debit balance, if not regularised will be considered as Temporary Overdraft (TOD) and will be reported to credit information companies as per quidelines of CICRA 2005

Non-withdrawable deposit CANNOT be pledged for any security collaterals like overdraft facility, issuance of LC / BG or any other margins etc.

agree to submit the updated KYC documents at periodic intervals, as may be required by the Bank.